

5 APPARATUS AND METHOD FOR PROVIDING DUAL NUMBER, MULTIPLE-
PIN ACCESS ELECTRONIC WALLET

ABSTRACT

A program and method is disclosed for an electronic wallet based upon a
10 centralized personal data base (CPDB). In the CPDB system merchants obtained customer
information by using a primary number and a secondary number given to them by the
customer. The CPDB electronic wallet provides a primary number and a wallet number to
the merchant to conduct the financial transaction between the user and the merchant. The
merchant submits the primary number and the wallet number to the centralized personal
15 data base, the transaction is processed by the CPDB, and the merchant obtains credit for the
financial transaction. Since the CPDB customer can have several bank accounts and credit
cards, multiple wallet numbers can be created. Each wallet number can also have a
monetary limit set and can be associated with one or financial accounts. An expiration date
can be established for each wallet number. Transactions can be conducted by authorizing
20 the CPDB to conduct the debit on the customer's account for the customer purchase and
simultaneously credit the merchant account in the CPDB. Alternatively, the merchant may
obtain credit card information from the centralized personal data base and then the
merchant may proceed to charge the credit card in the manner of a traditional credit card
transaction.